

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THERESA J. FULLERTON

Case No. 18-10948JCM

Debtor(s)

RONDA J. WINNECOUR,  
Standing Chapter 13 Trustee,

Chapter 13

Movant

vs.

Document No \_\_\_\_

CITIZENS BANK

Respondents

**NOTICE OF FUNDS ON RESERVE**

The Movant, Ronda J. Winnecour, Chapter 13 Standing Trustee, gives notice to the above named Respondent that she has placed the Respondent-creditor's claim (identified below) on reserve, pursuant to W. PA. LBR 3002-3(f)(2), for the following reason:

CREDITOR INDICATES THE ACCOUNT HAS BEEN CLOSED. THERE IS NO INDICATION THAT THE LOAN HAS BEEN PAID OFF. CREDITOR SHOULD DOCUMENT SAME.

CITIZENS BANK  
1 CITIZENS DRIVE  
RIVERSIDE, RI 02915

Court claim# NC/Trustee CID# 6

The Movant further certifies that on 05/07/2025 , copies of this notice were served on the parties required to be served pursuant to W.PA.LBR 3002-3(g).

cc: debtor(s)  
original creditor  
putative creditor  
counsel for debtor(s)  
counsel for the creditor(s) (if known)

/s/ Ronda J. Winnecour  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

DEBTOR(S):

THERESA J. FULLERTON, 2078 ROUTE 97,  
WATERFORD, PA 16441

DEBTOR'S COUNSEL:

JEFFREY G HERMAN ESQ, HERMAN &  
HERMAN LLC, 114 HIGH ST, PO BOX 455,  
WATERFORD, PA 16441

ORIGINAL CREDITOR'S COUNSEL:

MARY F KENNEDY ESQ, LAW OFFICES OF  
GREG JAVARDIAN, 1310 INDUSTRIAL  
BLVD STE 101, SOUTHAMPTON, PA 18966

ORIGINAL CREDITOR:

CITIZENS BANK, 1 CITIZENS DRIVE,  
RIVERSIDE, RI 02915

NEW CREDITOR: